

JS-6

**UNITED STATES DISTRICT COURT  
CENTRAL DISTRICT OF CALIFORNIA**

SUN WEST MORTGAGE COMPANY  
INC.,

Plaintiff,

vs.

FIRST NATIONAL BANK OF  
PENNSYLVANIA,

Defendant.

Case No. 8:22-cv-01700-MRA (ASx)

**JUDGMENT**

Judge: Hon. Mónica Ramírez Almadani

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2 In this case, Plaintiff Sun West Mortgage Company, Inc. alleged claims for  
3 breach of contract and breach of implied covenant of good faith and fair dealing  
4 against Defendant First National Bank of Pennsylvania. The Court conducted a bench  
5 trial that began on November 4, 2024. On July 3, 2025, the Court issued its Findings  
6 of Fact and Conclusions of Law. ECF 88. Accordingly, the Court enters judgment  
7 as follows.

8 **IT IS HEREBY ORDERED, ADJUDGED, AND DECREED AS**  
9 **FOLLOWS:**

- 10 1. That Plaintiff Sun West Mortgage Company, Inc. (“Plaintiff”) shall have  
11 judgment in its favor and against Defendant First National Bank of  
12 Pennsylvania (“Defendant”) on Plaintiff’s claims for relief for breach of  
13 the written settlement agreement, dated May 16, 2017 (“Settlement  
14 Agreement”), with respect to Loan Number #xxxxxx0145 (the “Hastings  
15 Loan”);
- 16 2. That Defendant shall have judgment entered in its favor and against  
17 Plaintiff on Plaintiff’s claims for relief for breach of the Settlement  
18 Agreement with respect to Loan Number #xxxxxx4089 (the “Barner  
19 Loan”);
- 20 3. That Plaintiff shall recover from Defendant the amount of \$511,918.55:  
21 the payoff balance of the Hastings Loan as of July 7, 2025; a copy of the  
22 payoff is attached hereto as **Exhibit A**;
- 23 4. That Plaintiff is entitled to pre-judgment interest;
- 24 5. That Plaintiff is entitled to post-judgment interest; and

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1           6.     The prevailing party, if any, is entitled to an award of attorneys' fees and  
2 costs pursuant to Paragraph 21 of the Settlement Agreement in an amount to be  
3 determined by the Court.

4  
5           **IT IS SO ORDERED.**

6  
7     Dated: July 10, 2025

  
HON. MONICA RAMIREZ ALMADANI  
UNITED STATES DISTRICT COURT JUDGE

# EXHIBIT A



## SUN WEST MORTGAGE

18303 GRIDLEY RD., CERRITOS, CA 90703

### Loan Servicing Division

Local No.: (562) 924-7884

Toll-Free No.: (800) 453-7884

Fax No.: (866) 463-2216

E-Mail: Payoff@swmc.com

Customer Service hours:

8:30 A.M. - 5:00 P.M. Monday - Friday PT

## REVERSE MORTGAGE

Statement Date: 07/07/2025  
 SWMC Loan No.: 111154202400  
 Loan Type: HECM-HOME EQUITY  
 Payment Plan: Line of Credit  
 TIN / SSN: \*\*\*-\*\*-5495  
 Property Address: 34623 CHRISTANNA HIGHWAY

### Ending Balance Summary

Ending Balances as of: 07/01/2025

Principal Limit	\$403,631.40
Net Principal Limit(NPL)	(\$71,452.03)
Net Line of Credit	(\$71,452.03)
Repair Set-Aside	\$0.00
1st Year Property Charges Set-	\$0.00
Tax & Insurance Set-Aside	\$0.00
Loan Balances	
Closing:	\$40,226.70
Reporting Month:	July, 2025
Beginning:	\$472,500.86
Ending:	\$475,083.43

### THIS IS NOT A BILL

Name: HELEN R HASTINGS

Address: 34623 CHRISTANNA HIGHWAY  
 BLACKSTONE, VA 23824-

### PAYOFF INFORMATION

(1) Loan Balance for Prior Period	\$475,083.43
(2) Interest on Loan Balance for Prior Period at per diem \$86.2967	\$517.78
(3) MIP on Loan Balance for Prior Period at 0.00% per annum	\$0.00
(4) Schedule Payment Amount for This Period	\$0.00
(5) Interest on Scheduled Payment Amount for This Period	\$0.00
(6) MIP on Scheduled Payment Amount for This Period at 0.00% per annum	\$0.00
(7) Unscheduled Draws for This Period	\$0.00
(8) Interest on Unscheduled Draws for This Period at per annum 6.6300%	\$0.00
(9) MIP on Unscheduled Draws for This Period at 0.00% per annum	\$0.00
(10) Servicing Fee for This Period	\$35.00
(11) Prepayment for This Period	\$0.00
(12) Interest Credit on Prepayment for This Period	\$0.00
(13) MIP Credit on Prepayment for This Period	\$0.00
Miscellaneous Servicing Fees	\$36,282.34

TOTAL PAYOFF DUE AS OF 07/07/2025

**\$511,918.55**